



Update on Homestead Developments

Driven with the steady income stream created by the passage of the Hawaiian Home Lands Settlement Act and the need to place more native Hawaiian beneficiaries on the land, Department of Hawaiian Home Lands (DHHL) development projects have steadily forged ahead.

DHHL's homestead development can be categorized into three basic types: development agreement projects, in-fill projects and infrastructure improvement projects. The department has recently completed 312 housing units, and has another 499 housing units and 21 agricultural units in five **development agreement projects** in various stages of development. On-site **infrastructure improvements** for another 124 lots were completed and 318 lots are currently under construction. Another 701 homestead lots are under design.

The following is a detailed report on DHHL's homestead development projects:

COMPLETED HOUSING PROJECTS:

- **Kalawahine Streamside Residential Lots, O'ahu**--This Honolulu project was constructed on 22.1 acres in Papakolea that were returned to



Turn-key homes in Malu'ohai at the Villages of Kapolei in May 2001.

DHHL from the Department of Land and Natural Resources. Construction for 87 single-family and duplex homes was completed in March 2001. Total development cost was \$24.2 million with DHHL's investment at \$6.8 million for infrastructure and other related costs.

- **Kaniohale at the Villages of La'i'opua, Kealakehe, Hawai'i**--DHHL developed a 225-unit single-family housing project on a 51.3 acre parcel in Kealakehe, Hawaii. The project consisted of 184 developer-built single-family houses and 41 self-help houses and a community center. Total project cost was \$38 million with DHHL contributing \$15 million for infrastructure costs and the developer financing \$23 million for house construction.

HOUSING PROJECTS UNDER CONSTRUCTION:

- **Hanapepe Residential Housing Project, Unit 1, Kaua'i**--This is the first project to be developed on lands added to the DHHL inventory as part of the 16,518-acre land transfer of public

lands. This 12-acre project site in Hanapepe, Kaua'i is being developed in two increments. The first increment of 27 lots and houses was completed by Hanapepe Development, Inc. in August 1998. A deferred payment program is available for several unsold homes. The second increment of 20 lots is being developed as a self-



Low income housing tax credits are being used to construct the rent-to-own units at Malu'ohai.

help project by Kaua'i Habitat for Humanity (KHH). Total project cost of both phases is approximately \$5.7 million, of which DHHL provided

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Blessing of the Kalawahine Streamside in March 2000. Construction was completed in March 2001.

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Bill to Allow Delegation of Authorities Approved

The 2001 Legislature passed a number of measures affecting the Hawaiian home lands program, including an important bill sponsored by the State Council of Hawaiian Homestead Associations (SCHHA) that will provide greater self-determination for Hawaiian homestead communities. Unanimously passed by the Legislature, and recently signed into law by Governor Cayetano, Act 302 reaffirms the trust relationship between Hawaiians and the federal government and provides for the delegation of authority from the Department of Hawaiian Home Lands (DHHL) to democratically-elected Hawaiian homestead community organizations.

Along with other amendments to the Hawaiian Homes Commission Act, Act 302 will be transmitted to the U.S. Department of Interior for review and Congressional approval.

The Legislature also passed a new two-year budget that appropriates \$1,359,546 per year in general funds for DHHL operations and \$30 million per year for deposit into the Hawaiian home lands trust fund as part of the State's continuing commitment under Act 14, SpSLH 1995, to settle long-standing land claims.

The following is a summary of measures affecting the Hawaiian home lands program passed by the 2001 Legislature and signed into law by the governor:

- *Act 110 RELATING TO THE HAWAIIAN HOMES COMMISSION ACT, 1920, AS AMENDED (H.B. 624)* clarifies DHHL's authority to make necessary rule changes in accordance with chapter 91, Hawaii Revised Statutes (HRS), and to report annually to the legislature on lands leased or subleased in accordance with chapter 171, HRS.
- *Act 122 RELATING TO THE HAWAIIAN HOMES COMMISSION ACT, 1920, AS AMENDED (S.B. 1101)* authorizes DHHL to require a successor or successors who receive a homestead lease due to the death of a lessee leaving no qualified successor, or the cancellation of lease by the department, or the surrender of a lease by the lessee, to obtain outside financing to repay advances made from the Hawaiian home loan fund or Hawaiian home general loan fund.
- *Act 160 Relating to the Nanakuli Homestead Cemetery (S.B. 498)* appropriates \$76,020 in general funds for improvements to the Nanakuli Homestead Cemetery. DHHL is designated the expending agency for these funds.
- *Act 161 Relating to the Molokai Irrigation System (S.B. 638)* appropriates \$100,000 in each year of the biennium to the Department of Agriculture for pumping of water to increase the water level in the MIS.
- *Act 259 RELATING TO THE STATE BUDGET (H.B. 200)* appropriates \$1,359,546 in general funds in each year of the biennium for DHHL operations, and \$30 million per year for deposit into the Hawaiian home lands trust fund.
- *Act 302 RELATING TO THE HAWAIIAN HOMES COMMISSION ACT, 1920, AS AMENDED (S.B. 1102)* provides Hawaiian homestead communities with greater self-determination by reaffirming the trust relationship between native Hawaiians and the federal government and by allowing for the delegation of authority from DHHL to democratically-elected Hawaiian homestead community organizations.



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Logo: Kupa'a or Steadfast.
Designed by Keaukaha-born, internationally-acclaimed native Hawaiian sculptor
Sean Kekamakupa'a Lee Loy Browne.

Building Community Pride and Beautiful Homes

In Waianae Valley, there is a new and exciting opportunity for native Hawaiians on the Waianae and Oahu residential waiting lists – the opportunity to build and own a quality home in a special community with a monthly mortgage payment of about \$500 a month (at current interest rates and prices). Applicants on the Waianae area and



Neighborhood pride is evident in the tidy homes and yards of Ke Aka Ho'ona, Consuelo Foundation's first self-help project in Waianae.

Oahu island-wide residential lease waiting lists will be contacted through the mail.

This opportunity is available to those who:

- Are able and willing to work 20 hours on weekends (plus another 20 hours by your spouse or co-builder) to build a group of homes over 10 months using the mutual self-help method;
- Have at least one child under 18 years of age;
- Want to live in a community free of drug abuse and violence;
- Do not already own a home suitable for the household;
- Can pre-qualify for a mortgage (Consuelo Foundation will help you apply for pre-qualification, and mortgage subsidies may be available); and
- Have low or moderate household incomes.

Together with the Department of Hawaiian Home Lands, Consuelo Foundation is offering 32 low- and moderate-income families a single-family home that has:

- Three bedrooms, two bathrooms, living room, kitchen with range
- Approximately 1,100 square feet of living space
- A detached carport
- A minimum size lot of 6,000 square feet
- Solar water heating system



Future homeowners pause from drywall sanding. Families build their homes as a group without knowing which home will be theirs until all are built.



Women are just as effective as men in building self-help homes. Here, three future neighbors apply exterior paint to a three-bedroom home.

By building each other's homes on weekends under a contractor's supervision, families buy the home only for the cost of the materials and the labor of the masons, plumbers, and electricians. Homeowners will join the Waianae Valley Homestead Community Association and will enjoy several neighborhood parks and facilities. The homes will be located on the old Freitas Dairy site at the end of Kaneaki Street.

Completed applications will be due by September 28, 2001. For more information, please call Consuelo Foundation at 696-2680, extension 40.

Aloha Commissioner Thurston

At the July Hawaiian Homes Commission (HHC) meeting, the Department of Hawaiian Home Lands acknowledged the services of Hawaiian Homes Commissioner Kathleen K.S.L. Thurston and bade her fond aloha.

Thurston stepped down from the HHC on July 31, 2001, in order to assume responsibilities of a new appointment to the University of Hawaii's Board of Regents and to concentrate on her existing duties as president of Thurston-Pacific, Inc., a construction firm.

Ray Soon spoke unanimously for all



Commissioner Kathleen K.S.L. Thurston

commissioners when he acknowledged her outstanding contribution to the department, the commission and its beneficiaries. "She worked extremely hard in a volunteer position, and she cares passionately for the native Hawaiian people. We will miss her."

Thurston served as an Oahu member of the Hawaiian Homes Commission since 1999 and was commended for her outstanding service. The resolution cited that "...her knowledge of construction and business has been an asset to the Commission in its deliberations;..."

Updates on Homestead Developments

Development Update

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\$1 million for infrastructure design and construction; HDI, KHH and homesteaders financed \$4.3 million for home construction; and Kaua'i County provided \$400,000 in Paku'i Funds to KHH for infrastructure costs.

- **Malu'ohai at the Villages of Kapolei, O'ahu**--DHHL is developing a 226-unit single-family housing project in Kapolei. The project includes 111 turn-key homes, 45 affordable homes and 70 single-family "rent-to-own" homes. The estimated construction cost of the first phase (infrastructure and 111 homes) is \$29 million. Site work began in March 2000. The construction of the rental houses will be funded in part by nearly \$7 million in low income housing tax credits. After 15 years, renters shall have the option to purchase the rental unit at a very affordable price. The contract for the 45 affordable homes is currently being negotiated.

- **Waianae Valley Self-Help Project, O'ahu**--

Located immediately behind Waianae Valley Residential Lots, the project calls for 32 self-help, single-family homes and a community center on lands formerly known as the Freitas and Carlos dairies. Adjacent to the residential lots, DHHL will be providing infrastructure to 21 farm lots. The farm lots are being used for the relocation of Pahe'ehe'e Ridge lessees. DHHL's total investment will be approximately \$2.6 million.

- **Waiehu Kou, Phase II, Maui**--On 35.3 acres immediately south of the Waiehu Kou Residential project, 109 single-family homes, including 10

houses built under a self-help program, and a two-acre park are being developed. Construction began in March 1999, and includes a wastewater pump station and off-site drainage, sewer and water tank improvements. DHHL's infrastructure investment is \$11.32 million (includes the 1997 land purchase from Wailuku Agribusiness for \$1.33 million) with housing construction adding another \$11.73 million. The 99 developer-built homes were completed in February 2001. The 10 self-help homes are under construction and are scheduled for completion in Spring 2002

- **Waimanalo Kupuna Housing, O'ahu**--The project is located in Waimanalo, Oahu between Kalaniana'ole Highway and the recently completed Waimanalo



First phase of the Waimanalo Kupuna Housing project will be ready for occupancy in late September 2001.

Residence Lots, Unit 9 subdivision. The project consists of 85 apartments for the elderly (over 62 years of age), a resident manager's apartment, a senior citizen center and various common area facilities on approximately six acres. The estimated total project cost of \$11.4 million will be financed through a major grant from the Office of Hawaiian Affairs and a combination of smaller grants, tax credits, and private lenders. The first phase of 43 units is projected for occupancy in late September 2001.

- Conceptual planning and project feasibility studies for upcoming projects are being reviewed as part of the Fiscal Year 2002 budgeting process.

COMPLETED INFRASTRUCTURE PROJECTS:

- **Kalama'ula Residence Lots, Unit 1, Molokai**--Infrastructure construction for this \$7.6 million project is complete. Completion of infrastructure improvements for the 124-lot subdivision was in June 2001. File Plan No. 2299 was issued in July 2001.
- **Anahola Water Resource and Improvements, Kaua'i**--Construction of this \$950,000, 0.5 mg tank project was completed in June 2000.

INFRASTRUCTURE PROJECTS UNDER CONSTRUCTION:

- **Kula Residential Lots, Unit 1, Maui**--Infrastructure construction for this 318-lot subdivision is 99 percent complete. Completion of the construction portion of the \$18.53 million project is expected in September 2001 with permitting for occupancy by year-end. Of the total project, 298 of these lots were awarded during acceleration.
- **Kula Water Transmission Main, Phase 1, Maui**--This \$1.4 million project calling for the construction of an off-site water transmission system to service the Kula Residential Lots, Unit 1 is completed with the exception of a crop damage claim.
- **Lower Kula & Waiohuli Water System, Maui**--Construction of this \$4.09 million project to service the Kula Residential Lots, Unit 1, is 99 percent completed. Scheduled completion is September 2001.
- **Kuhio Hale Community Center,**

Updates on Homestead Developments



Developer-built homes at Waiehu Kou, Phase II, were completed in February 2001.

Hawaii--Processing contract change order for additional work. The recently completed DHHL community center and office complex will be reopened by September 2001. The completion of the contract change order is all that holds off the completion of this contract.

DESIGN PROJECTS:

- **Anahola Residence Lots, Unit 6, Kaua'i**--Design change are being considered. The designs and plans for this 50 residential lot subdivision are 22 percent completed.
- **Anahola Beach Lots, Kaua'i**--Preliminary plans are being processed for approvals. This project calls for 30 lots. The designs are 80 percent completed.
- **Anahola Village Residence Lots, Unit 1, Kaua'i**--The design project for this 11-lot subdivision is 99 percent completed. Construction bids opened June 27, 2001. The construction contract is being processed.
- **Waimanalo Scattered Lots, O'ahu**--The design project for five scattered lots is complete. Advertising for construction bids is scheduled for August.
- **Nanakuli Scattered Lots, O'ahu**--The design project for 10 scattered lots is complete. The construction contract is being processed.
- **East Hawaii Scattered Lots, Phase 2, Hawai'i**--The design project for 78 residential lots is complete. Construction bids were opened June 28, 2001. Construction contract is being processed.
- **West Hoolehua Farm Lots**--Pre-final plans to develop 220 farm lots were submitted for county review.
- **East Hawaii Scattered Farm Lots**--Designs for two farm lots are completed and pending recordation.
- **Keokea Agricultural/residential Lots, Maui**--The preliminary subdivision map for this 71-lot agricultural subdivision has been completed. The subdivision plan reflected several revisions from the original layout that was developed back in 1986. These revisions were required due to the location of archaeological sites and drainage areas that were not identified in the original plan. The final design plans are expected to be complete by calendar year end.
- **Waiahole & Waimanalo Farm Lots**--Survey has been completed for this design project to develop 22 farm lots (20 lots in Waiahole and two lots in Waimanalo). These farm lots are being used for the relocation of Pahe'ehe'e Ridge lessees. Design project is 60 percent completed.
- **Pahe'ehe'e Ridge, O'ahu**--The design portion for the 19 farm lots is 95 percent completed. However, plan approvals and bid advertisement has been on hold since February 2001 as the County has imposed higher design standards on this project.
- **Pu'ukapu Pasture Lots, Hawai'i**--Designs/plans to develop 183 pastoral lots have been placed on hold. Designs are 50 percent completed. A water master plan is being prepared.
- **Molokai Water System, Phase 3D, Molokai**--Designs have been completed. Bids were opened on May 24, 2001 and the construction contract is being processed.
- **Nanakuli Series 7, Slope Remediation, O'ahu**--Designs have been completed. Bids were opened on May 10, 2001 and the construction contract is being processed.
- **Nanaikapono Subdivision Upgrading, O'ahu**--Designs have been completed. Bid opening is scheduled for September 27, 2001.
- **Molokai Water System Improvements, Phase 4, Molokai**--Final plans are being processed. Project will be bid when funds become available. The design work is 90 percent completed.
- **Kawaihae 1.0 MG water Tank**--The access road is being realigned due to a high concentration of archaeological sites. The Environmental Assessment is being revised. The design portion of this project is 38 percent completed.
- **Papakolea Drainage Improvements, Phase I, O'ahu**--Design work has been completed. Bids were opened on May 17, 2001. Construction contract is being processed.
- **Papakolea Drainage Improvements, Phase II, O'ahu**--Plans are being finalized. Construction bidding will occur when funds become available. The design portion of this project is 85 percent completed.
- **Anahola Drainage Improvements, Phase 2**--Design work ongoing. The design portion of this project is 36 percent completed.

Homeownership Opportunities Available in Hanapepe Heights

With the rental markets becoming tight and the mortgage interest rates dropping, there has been a spurt of interest in homeownership. Opportunities to own a home continue to be available in Hanapepe Heights on Kauai.

DHHL is offering two homeownership programs in Hanapepe--turnkey and deferred purchase. In the turnkey program, 2- and 3-bedroom homes are now available with prices starting at \$108,125. The turnkey program is the traditional sales method where the homes are constructed by a private developer and are sold to individual buyers which allows immediate ownership of the house. There are four turnkey homes available in Hanapepe.

The second program, the deferred purchase program, is a pilot project that got underway last year. It presents an innovative way for DHHL beneficiaries to buy a

house. Eight homes are in the program with five already either occupied or selected.

Families move in right away and have up to two years to actually purchase the house. Buyers pay a monthly fee from the time they move in until they purchase the house. Over 25 percent of the monthly fee goes into a "unit set aside" account and the money is used towards to purchase of the house.

One of the first families to take advantage of the deferred purchase offering moved in June 1, 2000 and has paid a monthly buyer's fee of approximately \$670 per month--some of which goes to the rent of the home and some of which is set aside for the purchase. Today over \$2,000 has accumulated in the "unit set aside" account for their house. The money can be only be accessed at the time of house purchase. If this family were to purchase the home today, the \$2,000 could pay for their loan

fees or closing costs and, perhaps, even some of their down payment.

Largely due to a grant secured by DHHL from the Federal Home Loan Bank of Seattle, the sale prices of the deferred purchase homes have been reduced. Currently three homes are available with sales prices ranging from \$110,310 to \$123,399. Monthly buyers fee is set at \$715 for the 3-bedroom plus family room/2-bathroom house and \$670 per month for the 3-bedroom/2-bathroom houses. The homes come with many upgrades which could include a washer and dryer, microwave ovens, or large refrigerators.

Qualifications include participation in a prescribed homeownership and financial counseling program and the ability to buy the house in specified time period. This program is reserved families making no more than 60 percent of the island's median income.

Both the turnkey and deferred purchase programs are managed by Mark Development, Inc. (MDI). For more information, call Craig or Gwen of MDI in Honolulu at 735-9099.

A third housing program that is underway in Hanapepe are self-help homes being constructed by Kauai Habitat for Humanity and its member families. Twenty homes are being constructed and at this point all of these homes are taken.

Changing Mailing address?

Don't forget that you must notify (in writing) the Department of Hawaiian Home Lands of any changes in your mailing address in order to remain eligible for a Hawaiian home land award. Complete the form below and mail it to:

State of Hawaii
Department of Hawaiian Home Lands
P.O. Box 1879
Honolulu, Hawaii 96805
Attn: Change of Address

We **must have** your **current** mailing address on file at all times. ***All notifications, including lease offerings, are made through the mail.*** After six months the U.S. Postal Service will not forward mail to your new address. Please remember, it is **your** responsibility to notify us in writing of any mailing address change.

☐ Applicant ☐ Lessee ☐ Both

Print Full Name: _____

Social Security Number: _____

New Mailing Address: _____

Signature & Date: _____

Telephone No. Home _____ Bus. _____

(If any of the information printed on the address label is incorrect, please correct the information by using this form.)

Barrett Case Dismissed

On July 12, 2001, U.S. District Chief Judge David Ezra concurred with lawyers representing the State Council of Hawaiian Homestead Associations and the Office of Hawaiian Affairs and dismissed a lawsuit challenging state-backed Hawaiians-only entitlements.

The lawyers argued that plaintiff Patrick Barrett had not made serious attempts to apply for benefits and that Barrett lacked legal standing and had not suffered a "concrete injury" that the court can remedy.

Although he did not rule on the merits of the case, Ezra said constitutional challenges should be "genuine challenges" and not brought by "people who are being recruited

Newest Hoaliku L. Drake Scholarship Recipient

Errin Kealoha, daughter of Benjamin and Francine Kealoha, is the newest recipient of the Hoaliku L. Drake Scholarship. Because of her outstanding academic performance, Kealoha was in the National Honor Society throughout her high school years and was co-valedictorian at her commencement exercises in last May.

In addition to her academic excellence, Kealoha's extra curricular school activities included being the first vice president of the student body and a reporter for the school paper. Her talents extend beyond school as she dances for Hula Halau Na Mamo O Kaala and is involved in various service projects in the community.

Kealoha will be attending the University of Hawaii at Manoa this fall. She explained her inclination to major in education, "I want to give back to my community by teaching the youth of the future."

Giving back to the community is the very essence of the Hoaliku L. Drake scholarship. Since its inception in 1996, the Hoaliku L. Drake scholarship pays the full tuition for four years for a graduate of Nanakuli High School entering a University of Hawaii campus.

The scholarship is funded by an endowment from Mark Development,



Errin Kealoha

Inc., developer of the Princess Kahanu Estates on Hawaiian home lands in Nanakuli. Mark Development provides the scholarship as a way of showing continued support for the community and to a belief that education is the key to homeownership.

The scholarship itself is named in honor of Hoaliku L. Drake, in recognition of her work as then-chairman of the Hawaiian Homes Commission and director of the Department of Hawaiian Home Lands, as well as, for her dedication to Nanakuli and her positive influence on the youth in the community.

Federal Recognition Bill Moves Out of Senate Committee

The bill to recognize a Native Hawaiian government with rights to negotiate land settlements and programs with the United States easily passed the Senate Indian Affairs by a voice vote on July 24, 2001.

The only lawmakers from the 15-member committee present were Committee Chair Sen. Daniel Inouye, Sen. Ben Nighthorse Campbell, the former chairman and now ranking Republican on the

panel, and Sen. Daniel Akaka, the chief sponsor of S. 746.

Akaka did not comment during the meeting, except to request that his written statement be included in the official record. After the vote, he said he was pleased the committee approved the bill. "I'm looking forward to working with the Native Hawaiian community to get the bill passed." He added that more information needs to be given to Hawaiians so they understand how the measure would affect them.

The bill has three main objectives:

- To establish policy reaffirming: (1) that Native Hawaiians are a unique and distinct, indigenous, native people with whom the U.S. has a political and legal relationship; (2) that the U.S. has a special trust relationship to promote the welfare of Native Hawaiians; (3) that Congress possesses the authority under the Constitution to enact legislation to address the conditions of Native Hawaiians; (4) that Native Hawaiians have: (a) an inherent right to autonomy in their internal affairs; (b) an inherent right of self-determination and self-governance; and (c) the right to reorganize a Native Hawaiian governing entity; and (5) the U.S. shall continue to engage in a process of rec-

onciliation and political relations with the Native Hawaiian people.

- To provide a process by which a Native Hawaiian government can be recognized by the federal government;
- To establish an office within the Interior Department dedicated specifically to Native Hawaiian issues and to be a liaison between the two governments, and also establish an interagency coordinating group comprised of federal agencies that administer programs to Native Hawaiians,

Akaka acknowledged the measure does not have support from all factions of the Native Hawaiian community, but he said he plans to continue to "educate" constituents about the legislation. "We know you can never get 100 percent....but we feel strongly that we have the majority of the Native Hawaiian community on our side. We will be working on it in the Senate. We will work with the leadership first in scheduling the bill on the floor, and then we will work to inform our colleagues about it."

Last year the measure passed the House and the Senate committee only to stall on the Senate floor, blocked by a small group of conservative Republicans.

Inouye said he expects the bill to hit the floor in October.

Barrett Case Dismissed

(continued from page 6)

by lawyers or others for the purpose of making a philosophical challenge."

Barrett's lawyers said their client will likely proceed with his mission to make Hawaiian benefits available to all the state's residents, either with an appeal, a new lawsuit or both.

Ray Soon, Chairman of the Hawaiian Homes Commission, was elated with the decision but noted that "we shouldn't kid ourselves that this issue will go away. This case wasn't decided on the substance of the charges, but rather on the quality of the plaintiff. The threat to the Trust remains. A new, stronger plaintiff will surely emerge and the legal battle will continue until we prevail in the highest court. We must be maka'ala and not get caught by surprise."

Fire Precautions

In light of the fire that destroyed a Waimanalo home and left eight homeless in mid-June, there is increased concern about fire awareness, especially during the dry summer months.

The Department of Hawaiian Home Lands urgently advises all homeowners to review their fire insurance policy. If you are still paying for mortgage on your home, financial institutions require that your home be covered by adequate fire insurance. However, even if you have no mortgage, your lease still requires that adequate homeowner's insurance be maintained.

Over the years, many homesteaders have lost their homes to fires and have no insurance to replace their house. Don't let that happen to you. Protect yourself!!! Protect the investment that you have made in your home--take the necessary measures to insure your home its full value.

The fire department offers these precautions that we should all follow:

1. Keep grass and brush cut back 30 feet or more from all buildings to protect them from brush fires. Doing this relieves firefighting personnel from having to protect buildings and permits them to concentrate on putting out the brush fire.

2. Do not burn trash. All trash, including yard trimmings, should be hauled to the dump. Most counties have a ban on open burning.
3. Be careful when using flammable liquids, such as paint thinner and gasoline, near open flames.
4. Do not let youngsters play with matches and fire.
5. Do not discard lighted cigarettes.
6. Use electricity in a safe manner. Appliances should be in good working order with no frayed wires. Do not use any unnecessary electrical extension cords.
7. Never leave cooking fires unattended--even electric ranges.
8. Always have some means of extinguishing small fires. (ABC fire extinguisher, garden hose, dirt, sand, and pot cover over frying pan for stove fires.
9. Make an inspection of your home and property to see if there are potential fire hazards and correct them immediately.
10. Don't overestimate your ability to put out a fire. Call 911 for assistance in any emergency.



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